

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

AMERICAN GENERAL LIFE INSURANCE	§	
COMPANY,	§	
	§	
Plaintiff,	§	
	§	
VS.	§	CIVIL ACTION NO. H-09-4082
	§	
TERRENCE GARVEY,	§	
	§	
Defendant.	§	

**DEFAULT FINAL JUDGMENT**

Plaintiff American General Life Insurance Company (“American General”) has moved for default judgment against defendant Terrence Garvey (“Garvey”). American General filed its original complaint on December 22, 2009. American General served the complaint on Garvey on January 4, 2010. The Affidavit of Service was filed with the court on January 20, 2010. Under Rule 12(a)(1)(A) of the Federal Rules of Civil Procedure, the due date for Garvey to file his answer was January 25, 2010. Garvey has not filed an answer or other responsive pleading to the complaint. The court entered default against Garvey on March 6, 2010. On March 22, 2010, American General filed its Motion for Default Judgment.

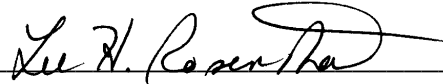
Federal Rule of Civil Procedure 55(b) provides that a court may enter judgment by default if the party against whom judgment is sought has failed to plead or otherwise defend in the action and is not an infant or incompetent person. Garvey has failed to answer the complaint and failed to respond to American General’s Motion for Default Judgment. American General’s Motion for Default Judgment is granted. Garvey is liable to pay American General Life Insurance Company the following amounts:

1. compensatory damages in the sum of \$366,782.16;
2. reasonable and necessary attorneys' fees in the sum of \$5,594.40;
3. costs in the sum of \$524.19;
4. prejudgment interest; and
5. postjudgment interest at the rate of 0.47% *per annum*.

Defendant Terrence Garvey is liable to plaintiff American General Life Insurance Company for the damages awarded herein.

This is a final judgment.

SIGNED on April 19, 2010, at Houston, Texas.

A handwritten signature in black ink, appearing to read "Lee H. Rosenthal", is written over a horizontal line.

Lee H. Rosenthal  
United States District Judge